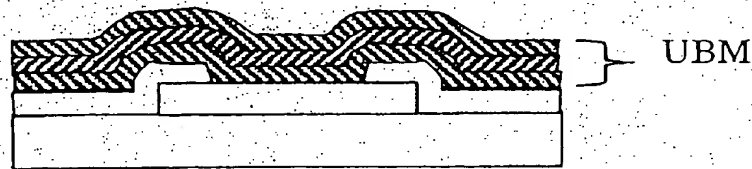
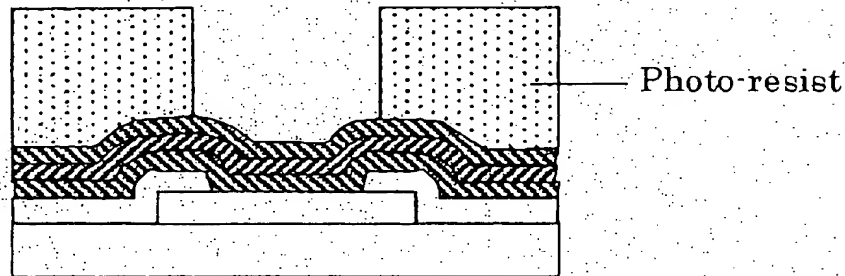


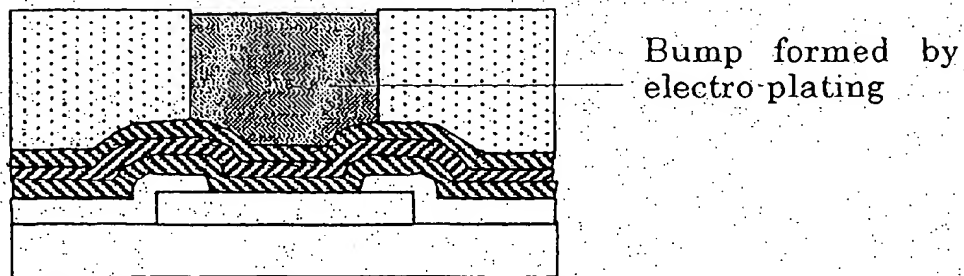
A. Cross section of IC electrode pad



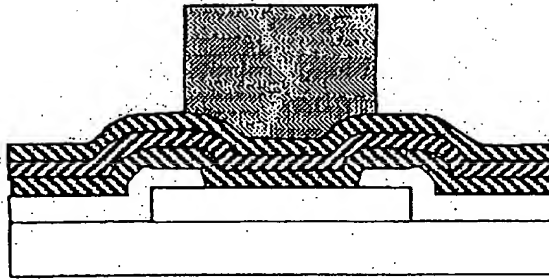
B. UBM deposition



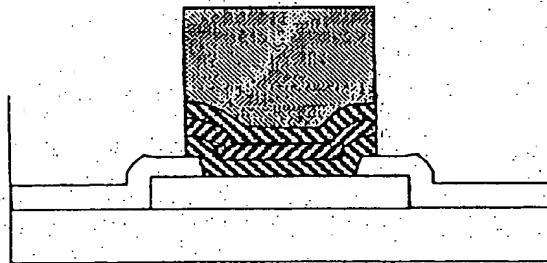
C. photo-lithographic process



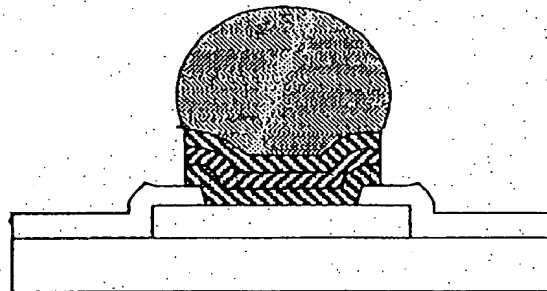
D. Bump formation by electro-plating



E. Removing photo-resist



F. Etching of UBM



G. Reflow process